

Title: Creation of a fund of a company as a result of the change in the insurance law

Author: Eva Nevoralová

Department: Department of Probability and Mathematical Statistics

Supervisor: Mgr. Jana Zárová

Supervisor's e-mail address: jana.zarova@allianz.cz

Abstract: This thesis focuses on the results of the insurance law change. At first, the changes in calculation of a benefit in a temporary disablement, which affect the employees, are considered. Then we deal with the calculation of a wage refund which an employer will pay out instead of the benefit for a specific part of the temporary disablement. In the next part we work with statistical data of a temporary disablement which allow us to define expected costs of the refunds of wages and also the amount of the fund which is needed to cover these costs. In the second part of the work the possibility to transfer the risk linked with refund of wages to the insurance company is considered. We design a product which could be offered in these cases by the insurance company.

Keywords: temporary disablement, refund of wages, fund of the company